

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Roberta E. Rizzo
 Debtor

Case No. 20-11952-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db	Roberta E. Rizzo, 77 Creek Road, Churchville, PA 18966-1426
14492650	capital one bank, PO Box 71087, Charlotte, NC 28272-1087
14492653	card services-mercury, PO Box 70168, Philadelphia, PA 19176-0168
14492655	champion mortgage, PO Box 619093, Dallas, TX 75261-9093

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QRHHOLBER.COM Jul 25 2020 07:53:00 ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911
smg	E-mail/Text: megan.harper@phila.gov Jul 25 2020 04:03:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept., 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2020 04:03:01 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2020 04:03:21 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14492664	EDI: SEARS.COM Jul 25 2020 07:53:00 Sears, PO Box 183001, Columbus, OH 43218-3001
14492651	EDI: CAPITALONE.COM Jul 25 2020 07:53:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
14492657	EDI: CITICORP.COM Jul 25 2020 07:53:00 Citi Bank, PO Box 6077, Sioux Falls, SD 57117-6077
14492658	+E-mail/Text: bankruptcy@fult.com Jul 25 2020 04:03:36 Fulton Bank, 1695 State St, East Petersburg, PA 17520-1328
14492659	EDI: BLUESTEM Jul 25 2020 07:53:00 Gettinton, PO Box 166, Newark, NJ 07101-0166
14492656	EDI: JPMORGANCHASE Jul 25 2020 07:53:00 chase cardmember service, PO Box 15153, Wilmington, DE 19886-5153
14492652	EDI: JPMORGANCHASE Jul 25 2020 07:53:00 Card Member Service, PO Box 15153, Wilmington, DE 19886-5153
14492660	EDI: CONVERGENT.COM Jul 25 2020 07:53:00 K. Jordan, c/o convergent outsourcing, inc, PO Box 9004, Renton, WA 98057-9004
14492661	E-mail/Text: bncnotices@becket-lee.com Jul 25 2020 04:02:46 Kohls, PO Box 2983, Milwaukee, WI 53201-2983
14492662	E-mail/PDF: MerrickBKNNotifications@Resurgent.com Jul 25 2020 04:09:03 Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14492663	EDI: WFNNB.COM Jul 25 2020 07:53:00 New York & Company, PO Box 659728, San Antonio, TX 78265-9728
14492665	EDI: RMSC.COM Jul 25 2020 07:53:00 Synchrony Bank/Pay pal, PO Box 965004, Orlando, FL 32896-5004
14492666	EDI: WFNNB.COM Jul 25 2020 07:53:00 Venus-comenity, PO Box 659617, San Antonio, TX 78265-9617
14492649	EDI: ARSN.COM Jul 25 2020 07:53:00 bloomingdales, c/o ARS National Services, iNC, PO Box 469100, Escondido, CA 92046-9100
14492654	EDI: RMSC.COM Jul 25 2020 07:53:00 care credit-Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
14492667	EDI: WFNNB.COM Jul 25 2020 07:53:00 victoria secret/comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14492668	EDI: RMSC.COM Jul 25 2020 07:53:00 wal mart, PO Box 965024, Orlando, FL 32896-5024 TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14492648	20-11952
aty*	+ROBERT H. HOLBER, Robert H. Holber PC, 41 East Front Street, Media, PA 19063-2911 TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 25

Date Rcvd: Jul 24, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below:

CAROL B. MCCULLOUGH on behalf of Debtor Roberta E. Rizzo mccullougheisenberg@gmail.com, cbmccullough64@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A CHAMPION MORTGAGE COMPANY bkgroup@kmllawgroup.com
ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
ROBERT H. HOLBER on behalf of Trustee ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Roberta E. Rizzo**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0927**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11952-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Roberta E. Rizzo
aka Roberta Eve Rizzo

7/23/20

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.